

L Number	Hits	Search Text	DB	Time stamp
1	864	game and board and stocks and (profit gain)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 14:44
2	293	(game and board and stocks and (profit gain)) and 705/\$.ccls.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 14:44
3	28	((game and board and stocks and (profit gain)) and 705/\$.ccls.) and @py<2000	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 14:48
4	7	((game and board and stocks and (profit gain)) and 705/\$.ccls.) and @py<2000) and stock?	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 14:49
-	4	("6304858" "6078904").pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:24
-	46	predefine? near6 portfolio	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:27
-	11189	non?zero near3 (value amount)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:32
-	3	(predefine? near6 portfolio) and (non?zero near3 (value amount))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:28
-	154	non?zero near3 value same account	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:35
-	19773	simulat\$5 and trad\$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:34
-	0	(non?zero near3 value same account) and ((simulat\$5 and trad\$4) and simulat\$5 near3 trad\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:35
-	142	(non?zero near3 value same account) and represent\$	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:44
-	22	((non?zero near3 value same account) and represent\$) and 705/\$.ccls.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:42
-	4	6304858.URPN.	USPAT	2004/09/10 08:39

-	5	(simulat\$5 and trad\$4) and ((non?zero near3 value same account) and represent\$)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:42
-	6	((non?zero near3 value same account) and represent\$) and represent\$ near account	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:47
-	11	((non?zero near3 value same account) and represent\$) and represent\$ near2 account	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:47
-	254	(simulat\$5 and trad\$4) and simulat\$5 near3 trad\$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:57
-	51	((simulat\$5 and trad\$4) and simulat\$5 near3 trad\$4) and 705/\$.ccls.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 08:57
-	696	portfolio and (multiple plurality) and (participant? investor?) and fund?	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 09:56
-	650	(portfolio and (multiple plurality) and (participant? investor?) and fund?) and portfolio and (multiple plurality) and (participant? investor?) and fund? and represent\$	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 09:56
-	586	(portfolio and (multiple plurality) and (participant? investor?) and fund?) and portfolio and (multiple plurality) and (participant? investor?) and fund? and represent\$ and account	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 09:56
-	133	((portfolio and (multiple plurality) and (participant? investor?) and fund?) and portfolio and (multiple plurality) and (participant? investor?) and fund? and represent\$ and account) and simulat\$	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 10:33
-	85	((portfolio and (multiple plurality) and (participant? investor?) and fund?) and portfolio and (multiple plurality) and (participant? investor?) and fund? and represent\$ and account) and simulat\$) and stock? and trad\$	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 09:58
-	2	((portfolio and (multiple plurality) and (participant? investor?) and fund?) and portfolio and (multiple plurality) and (participant? investor?) and fund? and represent\$ and account) and simulat\$) and stock? and trad\$) and simulat? near3 system	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 10:34
-	78	((portfolio and (multiple plurality) and (participant? investor?) and fund?) and portfolio and (multiple plurality) and (participant? investor?) and fund? and represent\$ and account) and simulat\$) and stock? and trad\$) and (simulator simulation simulating)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 10:34
-	7	((portfolio and (multiple plurality) and (participant? investor?) and fund?) and portfolio and (multiple plurality) and (participant? investor?) and fund? and represent\$ and account) and simulat\$) and stock? and trad\$) and (simulator simulation simulating)) and simulat? near3 (system apparatus method)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 10:35

-	81322	(trad\$ bid\$ auction).ti,ab.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 13:15
-	23	((((trad\$ bid\$ auction).ti,ab.) and (nonzero non-zero) and portfolio) and account and profit	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 13:17
-	4	((((trad\$ bid\$ auction).ti,ab.) and (nonzero non-zero) and portfolio) and (nonzero non-zero) near3 account	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 13:56
-	37	((trad\$ bid\$ auction).ti,ab.) and (nonzero non-zero) and portfolio	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 13:26
-	36	((((trad\$ bid\$ auction).ti,ab.) and (nonzero non-zero) and portfolio) and account	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 13:54
-	24474	(nonzero non-zero zero) near3 (value amount account) and trad\$	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 13:57
-	3648	((nonzero non-zero zero) near3 (value amount account) and trad\$) and (nonzero non-zero) near2 (value amount account) and trad\$	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 13:58
-	2567	((((nonzero non-zero zero) near3 (value amount account) and trad\$) and (nonzero non-zero) near2 (value amount account) and trad\$) and (nonzero non-zero) adj1 value and trad\$	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 13:59
-	1240	(((((nonzero non-zero zero) near3 (value amount account) and trad\$) and (nonzero non-zero) near2 (value amount account) and trad\$) and (nonzero non-zero) adj1 value and trad\$) and account and (nonzero non-zero) adj1 value and trad\$	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 13:59
-	56	(((((nonzero non-zero zero) near3 (value amount account) and trad\$) and (nonzero non-zero) near2 (value amount account) and trad\$) and (nonzero non-zero) adj1 value and trad\$) and account and (nonzero non-zero) adj1 value and trad\$) and 705/\$.ccls.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/10 13:59

Set	Items	Description
? s	account (3n)	represent? (12n) portfolio
Processing		
Processed	10 of	25 files ...
Completed processing all files		
	3566125	ACCOUNT
	8970966	REPRESENT?
	2180972	PORTFOLIO
S1	585	ACCOUNT (3N) REPRESENT? (12N) PORTFOLIO
? s	s1 and trad?	
Processing		
Processed	10 of	25 files ...
>>>File 20 processing for TRAD? stopped at TRADINGSTATEMENT		
Completed processing all files		
	585	S1
	14949108	TRAD?
S2	228	S1 AND TRAD?
? s	s2 and simulat?	
	228	S2
	1986403	SIMULAT?
S3	10	S2 AND SIMULAT?
? rd		
...completed examining records		
	S4	6 RD (unique items)
? t	s4/k,3/all	

4/K,3/1 (Item 1 from file: 15)  
 DIALOG(R) File 15:ABI/Inform(R)  
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02403372 115926541

# **Using service quality data for competitive marketing decisions**

Rust, Roland T; Danaher, Peter J; Varki, Sajeew  
 International Journal of Service Industry Management v11n5 PP: 438 2000  
 ISSN: 0956-4233 JRNL CODE: SIM  
 WORD COUNT: 12284

...ABSTRACT: by the focal firm and by a competitor. In addition it shows how price changes **trade** -off against changes in service quality, and how comparative customer value is affected by changes...

...TEXT: service quality result in shifts in market share; and

(3) showing how service quality changes **trade** off against price changes.

The purpose of this paper is to propose and empirically illustrate...is mirrored in Day and Wensley (1988), and an increasing number of authors in the **trade** press (e.g. Treacy and Wiersma, 1995), who argue that the positional advantages of firms...

... favored the former approach (treating value as quality per unit price), whereas marketers, in the **tradition** of conjoint analysis, have favored the latter approach (treating value as net utility after accounting...else stays the same, how much market share will I lose?"

There is a considerable **tradition** of these "what if" analyses in other areas of marketing. We will highlight two of...

...Krieger, 1996).

Management decision models

This category includes a wide variety of decision support systems, **simulators**, and operations research models. These models involve systems of interrelated mathematical relationships. The manager can...the revenue in the total market.

Each customer in this sample is serviced by an **account representative** who usually has a **portfolio** of such customers. Visits to each member of the **portfolio** are made at least once per quarter. Many of the businesses have an internal person...marketing decisions related to customer value and its antecedents;

- provides the first rigorous means of **trading** off comparative quality against comparative price, and conducting what-if analyses related to either unilateral...Consumer Research, Vol. 20, March, pp. 548-60.

36. Gensch, D.H. (1969), "A computer **simulation** model for selecting advertising schedules", Journal of Marketing Research, Vol. 6, May, pp. 203-14...

4/R,3/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01669822 03-20812

**The role of duration in multinational investment strategies**

Mudambi, Ram

Journal of International Business Studies v29n2 PP: 239-261 Second Quarter 1998

ISSN: 0047-2506 JRNL CODE: JIB

WORD COUNT: 8103

...TEXT: Collie, 1992; Mudambi, 1995b). The factors underlying the location decision include market size and growth; **trade** policy, including tariff and non-tariff barriers; exchange rate dynamics; tax considerations; and costs, such...

... here (Davidson, 1980; Benito and Gripsrud, 1992; Benito and Gripsrud, 1995). First, there is the **traditional** familiarity or learning argument. Davidson (1980) in particular finds that substantial learning benefits can be...given location, as depicted in Figure 2.

The systematic component of MNE investment can be **represented** by taking into **account** factors that are comparable across a **portfolio** of locations. In addition, it is necessary to **account** for firmspecific heterogeneity. The unsystematic component of MNE investment can be represented by the residual...the results beyond any reasonable doubt, the finite sample distributions of Z1 and Z2 were **simulated** in order to obtain exact sampling critical values. The **simulations** were performed using LIMDEP 7.0, using the observed sample sizes of 15 (for the...

... For the negative outlier group, the value was set at zero. The results of the **simulation** exercise are presented in Table 5. 1 percent, 5 percent and 10 percent critical values...Cardiff Business School Discussion Paper 97-119, University of Wales, Cardiff.

Dunning, J. H. 1977. **Trade**, location of economic activity and the multinational enterprise: A search for an eclectic approach. In...selling point. Investors Chronicle, 106(1349) (November): 102.

Eaton, J. & G. M. Grossman. 1986. Optimal **trade** and industrial policy under oligopoly. Quarterly Journal of Economics, 101(2): 383-406. Euromoney. (Various...

... Kim, W. C., P. Hwang & W. P. Burgers. -1993. Multinationals' diversification and the risk/return **trade** -off. Strategic Management Journal, 14: 275-86. Kotler, P., D. H. Haider & I. Rein. 1993...  
... investment location decision: Some empirical evidence. Managerial and Decision Economics, 16: 249-57.

. 1995b. Output **tradability** and the regulation of a multinational firm. In A. van Witteloostuijn, editor, Market evolution: Competition...

...determinants of foreign direct investment in the United States: 1979-85. In R. Feenstra, editor, **Trade** policies for international competitiveness. Chicago: University of Chicago Press.

Reference:

Roth, K. & A. J. Morrison...

4/K,3/3 (Item 3 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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00937000 95-86392

**The price risk of options positions: Measurement and capital requirements**  
Estrella, Arturo; Hendricks, Darryll; Kambhu, John; Shin, Soo; Walter, Stefan  
Federal Reserve Bank of New York Quarterly Review v19n2 PP: 27-43  
Summer/Fall 1994  
ISSN: 0147-6580 JRNL CODE: FNY  
WORD COUNT: 7494

TEXT: Global markets for option products, both exchange- **traded** and over-the-counter, have expanded rapidly in recent years. The Bank for International Settlements...

... costs of this excessive safety would then translate into a slowdown in potentially beneficial options **trading** or perhaps a relocation of this **trading** to jurisdictions not imposing such onerous standards.

More accurate measures of the risks of an...

... the portfolio and more calculations. As the analysis below makes clear, there is a definite **trade** -off between the efficiency of the capital charge and the resources required to compute the...more sophisticated institutions. The SEC's capital requirements are based on a series of options **trading** strategies that are commonly employed by financial institutions.

#### METHODOLOGY OF EVALUATION

Conceptually, measuring the market...

... in only a piecemeal fashion--and only to the extent that positions fit into the **trading** strategies recognized by supervisors. Note, however, that this conclusion applies only to aggregation across instruments...

... capital sufficient to cover these losses with the desired level of confidence.

#### SCENARIO-BASED AND **SIMULATION** METHODS WITH FULL REVALUATION

The most precise method for estimating value at risk entails calculating...

...confidence.

The postulated price changes can be obtained using either a scenario approach or a **simulation** method. The scenario approach revalues the portfolio at several distinct values of the underlying asset...

... deviations of monthly moves. Alternatively, changes in the price of the underlying asset may be **simulated**, using either historical price changes or Monte Carlo methods. In either type of **simulation**, the entire portfolio is revalued at each point generated by the **simulation**. Either the largest loss or some conservative percentile of the losses, depending on the desired degree of confidence, can then be selected as the value at risk. The **simulation** approaches allow for sampling of portfolio value changes over a more continuous range of price...from a large decline in the price of the underlying asset.

Both the scenario and **simulation** approaches can also be combined with price sensitivity approximations. In this case, the portfolio is not explicitly revalued at each **simulated** price change, but instead the changes in portfolio value are approximated for each **simulated** price change. Although the approximations are based on option pricing models, their use will inevitably...

... adjustment for volatility risk can be incorporated in the price sensitivity approximation approach and the **simulation** or scenario-based methods.

#### STRATEGY-BASED RULES

The capital requirement under strategy-based rules is derived from a series of defined options **trading** strategies commonly employed by financial institutions. The strategy-based approach may recognize offsetting for certain types of **trades**, but in general, it does not easily accommodate the netting of opposite positions. Since strategy...

... two strategy-based rules: Appendix A, which applies to securities firms holding options for proprietary **trading**, and Paragraph (c)(2)(x), which applies to market-making firms. Both rules apply a...

... The strategy-based capital rules do not closely parallel most firms' risk control and/or **trading** systems because the capital charges may not reflect portfolio-wide risks. For instance, the risk...are also included to generate results that more closely parallel gains and losses from realistic **trading** practices. The composition of each portfolio and the parameters used to compute options prices and...producing large capital surpluses. The C2X rule, which is designed for market makers on the **trading** floor, could result in especially large uncovered losses. It produces the highest deficits among all...

... 2 shows that Appendix A also leads to significant capital surpluses. By incorporating only simple **trading** strategies, Appendix A does not entirely allow for hedging or offsetting portfolio effects, causing substantial...

... to substantial reporting burdens for more sophisticated institutions that carry out a wide range of **trading** strategies, since each type of position would require a different capital ...regulators to revise their capital requirements repeatedly as financial institutions develop new options instruments and **trading** strategies.

Compared with the simple strategy methods, methods based on price sensitivity require a higher...

... task of regulators: it is flexible enough to incorporate market innovations in options instruments and **trading** strategies without requiring additional capital standards.

Scenario methods also tend to be more complex than...

... rely on variables that most larger banks already monitor through their standard risk management systems. **Simulation** methods are the most complex to implement and may lead to excessive reporting burdens for...

... the SFA, CAD, and BIS proposals allow for a limited number of simple strategy-based **trades**, none of these supervisory approaches permits an across-the-board application of strategy-based methods...

... SFA allows a scenario method, while the BIS market risk proposal considers permitting scenario or **simulation** methods as alternatives to the price sensitivity approach. However, because the scenario approach does not...

... strategy-based method is that it may pose reporting problems for sophisticated options players. Each **trading** strategy is subject to a different capital requirement, and the approach is generally unrelated to ...

... Moreover, the method lacks the flexibility to incorporate future market developments in options instruments and **trading** strategies. As a result, regulators must continuously upgrade and expand their capital requirements. VALUE-AT...

... could play an important role, depending on the specific portfolios involved.(11)

SCENARIO-BASED AND **SIMULATION** METHODS WITH FULL REVALUATION. Scenario methods can vary in their sophistication but generally rely on...provide a more exact measure of potential losses than the approximation-based price sensitivity methods. **Simulation** methods, using either real historical data or a Monte Carlo methodology, may facilitate the incorporation...the SEC's Appendix A rule, which applies to securities firms holding options for proprietary **trading**.

STRATEGY 1: Long call option

Capital charge: 50 percent of the market value of the...

...and for options that are close to the money.

12. These delta and gamma values **represent** net **portfolio** values that are the arithmetic sum (taking **account** of the signs) of the deltas and gammas of all instruments and transactions in the **portfolio**.

13. Although the degree of confidence provided by a specific multiple of the standard deviation...

4/K,3/4 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10470510 SUPPLIER NUMBER: 21146214 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**State Street Global Advisors Teams up With Financial Engines To Offer  
Advice Services To Retirement Plan Participants.**  
Business Wire, p9151274  
Sept 15, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1020 LINE COUNT: 00095

... the SSgA financial advisors, using the Financial Engines' advisory application, will quickly recommend a new **portfolio** that reflects their preferences.

SSgA has created five underlying investment funds for its Advice **Account** that **represent** a well-rounded, complete selection of investments suitable for any combination of risk tolerance and...

...techniques time-tested by the largest pension funds with proprietary breakthroughs in mathematical finance and **simulation** technology to offer ongoing, personalized advice on an investor's total portfolio. Financial Engines seeks...

...Street Global Advisors

SSgA, the investment management group of State Street Corporation, uses quantitative and **traditional** techniques to manage \$459 billion in investment programs and portfolios for institutional and individual investors...

...South Korea, Japan, Singapore, Australia, and New Zealand. State Street Corporation's common stock is **traded** on the New York Stock Exchange under the symbol STT. For more information, visit State...

4/K,3/5 (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
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00408173 20001113318B5763 (USE FORMAT 7 FOR FULLTEXT)  
**Haht Commerce Welcomes Customers and Partners to Sold-Out User Conference;  
Company's First Annual User Conference Underway This Week in North Carolina**  
Business Wire  
Monday, November 13, 2000 14:11 EST  
JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 11,064

...sector. Residential and commercial mortgages increased by \$53,376,583 or 48.62%, and now **account** for 72.50% of the total **portfolio**. The Allowance for Possible Loan Loss **Account** remains adequate and **represents** 1.13% of total loans and 155.6% of non-performing loans. The investment portfolio ...narrowed average net interest margins. In some instances, the Bank has added fixed rate and, **traditionally**, longer term assets to its Statement of Financial Condition, but it has funded those

assets...do not affect all categories of assets and liabilities equally or at the same time, **simulation** analysis is also employed by the Company to supplement its gap analysis and further quantify...HAHT, the HAHT Commerce logo, HAHTsite, Commerce e-Scenario, Commerce Links and Sellside Exchange are **trademarks** or registered **trademarks** of HAHT Commerce, Inc. in the United States and/or other countries. All other corporate, product, and **trade** names are the property of their respective companies.

CONTACT: HAHT Commerce  
Bob Gallagher, 919/786...

4/K,3/6 (Item 2 from file: 610)  
DIALOG(R)File 610:Business Wire  
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00343897 20000815228B9063 (USE FORMAT 7 FOR FULLTEXT)  
**BIG DOGS Announces Launch of International Licensing Program**  
Business Wire  
Tuesday, August 15, 2000 09:59 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 6,708

...sectors that are perceived to be relatively undervalued. The intent of the Company's active **portfolio** management is to maximize total returns on the investment **portfolio**, taking into **account** credit, option, liquidity and interest-rate risk.

Impairment writedowns **represent** provisions applied to bonds in 2000 and 1999.  
On an annualized basis, impairment writedowns represent...the issuer. At June 30, 2000, Secured Loans consisted of \$56.4 million of privately **traded** securities and \$18.2 million of publicly **traded** securities. These Secured Loans are composed of loans to borrowers spanning 9 industries, with 19... in energy. No other industry concentration constituted more than 6% of these assets.

While the **trading** market for the Company's privately **traded** Secured Loans is more limited than for publicly **traded** issues, management believes that participation in these transactions has enabled the Company to improve its ...

...restrictive financial covenants, these Secured Loans involve greater risk of technical default than do publicly **traded** investment-grade securities. However, management believes that the risk of loss upon default for these...

...30, 2000.  
As part of its asset-liability matching discipline, the Company conducts detailed computer **simulations** that model its fixed-rate assets and liabilities

under commonly used stress-test interest rate scenarios. With the results of these computer **simulations**, the Company can measure the ...and other externally generated information concerning the creditor's affairs. In the case of publicly **traded** bonds, management also considers market value quotations, if available. For mortgage loans, management generally considers...an agreement with BHPC Marketing Inc. to represent Big Dogs in the licensing of its **trademarks** worldwide.

BHPC Marketing is a leader in the branded and fashion-driven international and domestic...

...Don Garrison of BHPC added, "We are very excited to be representing the BIG DOGS **trademarks**. BIG DOGS is a widely recognized and popular brand with enormous untapped potential. We believe...  
?